

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 30, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Craig A Underhill
144 Clubhouse Dr., SW
#203
Leesburg, VA 20175

Gerri G. Underhill
144 Clubhouse Dr., SW
#203
Leesburg, VA 20175

Case Number: 13-11988-RGM
Office Code: 1

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-8529
xxx-xx-6853

Attorney for Debtor(s) (name and address):

John C. Morgan Jr.
John Carter Morgan, Jr., PLLC
98 Alexandria Pike, Suite 10
Warrenton, VA 20186
Telephone number: (540)349-3232

Bankruptcy Trustee (name and address):

Janet M. Meiburger
The Meiburger Law Firm, P.C.
1493 Chain Bridge Road, Suite 201
McLean, VA 22101-5726
Telephone number: 703-556-7871

Meeting of Creditors:

Date: **May 30, 2013**

Time: **02:00 PM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
July 29, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

200 South Washington Street
Alexandria, VA 22314

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: May 1, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Alexandria. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PHOTOCOPIES May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Craig A Underhill
 Gerri G. Underhill
 Debtors

Case No. 13-11988-RGM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: palmerd
 Form ID: B9A

Page 1 of 3
 Total Noticed: 52

Date Rcvd: May 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2013.

db/jdb +Craig A Underhill, Gerri G. Underhill, 144 Clubhouse Dr., SW, #203,
 Leesburg, VA 20175-4250
 11769060 +BUSINESS REVENUE SYSTEMS INC, PO BOX 13077, DES MOINES IA 50310-0077
 11769061 +CACH LLC SQUARE TWO FINANCIAL, ATTN BANKRUPTCY DEPT, 4340 SOUTH MONACO ST 2ND FLOOR,
 DENVER CO 80237-3408
 11769064 +CAPITAL ONE BANKBESTBUY, 26525 N RIVERWOODS BLVD, METTAWA IL 60045-3438
 11769066 +CENTRAL CREDITPENN CREDIT, 916 S 14TH ST, HARRISBURG PA 17104-3425
 11769067 #+COLA GASTROENTEROLOGY ASSOC, PO BOX 4376, COLUMBIA SC 29240-4376
 11769069 +COMMONWEALTH ER PHYSICIANS PC, PO BOX 79450, BALTIMORE MD 21279-0450
 11769070 +CREDIT CONTROL LLC, 5757 PHANTOM DR STE 330, HAZELWOOD MO 63042-2429
 11769072 +FAIRFAX RADIOLOGICAL CONSULTANTS PC, 2722 MERRILEE DR STE 230, FAIRFAX VA 22031-4416
 11769073 +FIRST FINANCIAL MANAGEMENT, 101 ARCH ST, BOSTON MA 02110-1106
 11769074 +FIRSTSOURCE, 205 BRYANT WOODS SOUTH, AMHERST NY 14228-3609
 11769075 +FRONTIER FINANCIAL GROUP, 631 N STEPHANIE ST 419, HENDERSON NV 89014-2633
 11769077 +HSBC BANK, PO BOX 30253, SALT LAKE CITY UT 84130-0253
 11769079 +INOVA, 2990 TELESTAR CT, FALLS CHURCH VA 22042-1207
 11769080 +INOVA LOUDOUN HOSPITAL BUSINESS OFFICE, PO BOX 6000, LEESBURG VA 20177-0600
 11769081 +JCC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 11769083 +KRAMER LINKIE TAYLOR LLC, 9210 CORPORATE BLVD STE 350, ROCKVILLE MD 20850-6498
 11769084 +LAW OFFICE OF JOE PEZZUTO LLC, 4013 E BROADWAY STE A2, PHOENIX AZ 85040-8818
 11769085 +LOUDOUN PHYSICIANS FOR WOMEN PC, 161 FT EVANS RD, LEESBURG VA 20176-3374
 11769086 +MEDICAL COLLECTION SERVICES OF LMC, PO BOX 100274, COLUMBIA SC 29202-3274
 11769087 +MEDICREDIT NC, 13730 S POINT BLVD, CHARLOTTE NC 28273-7715
 11769088 +NATIONWIDE CREDIT CORP, PO BOX 1022, WIXOM MI 48393-1022
 11769089 +NATIONWIDE CREDIT INC, 1150 E UNIVERSITY DR FIRST FLOOR, TEMPE AZ 85281-8674
 11769091 +NORTHLAND GROUP INC, PO BOX 390846, MINNEAPOLIS MN 55439-0846
 11769093 +PALMETTO HEALTH-EMERG PHYS-RICHLAND, PO BOX 402150, ATLANTA GA 30384-2150
 11769094 +PALMETTO PEDIATRIC GASTROENTER, 2113 ADAMS GROVE RD STE 200, COLUMBIA SC 29203-6957
 11769095 +PENN CREDIT, PO BOX 1259 DEPT 91047, OAKS PA 19456-1259
 11769096 +PENTAGROUP FINANCIAL LLC, 5959 CORPORATE DR STE 1400, HOUSTON TX 77036-2311
 11769098 +PROFESSIONAL PATHOLOGY SERVICES PC, PO BOX 100559, FLORENCE SC 29502-0559
 11769100 +RECEIVABLE SOLUTIONS INC, PO BOX 1984, SOUTHGATE MI 48195-0984
 11769101 +S C ELECTRIC GAS, PO BOX 100255, COLUMBIA SC 29202-3255
 11769102 +SCA COLLECTIONS INC, PO BOX 876, GREENVILLE NC 27835-0876
 11769103 +SOUTH CAROLINA STATE TAX LIEN, PO BOX 125, COLUMBIA SC 29202-0125
 11769105 +VANTAGE SOURCING, PO BOX 6786, DOTHAN GA 36302-6786
 11769107 +WASHINGTON RADIOLOGY ASSOCIATES PC, PO BOX 1259 DEPT 88686, OAKS PA 19456-1259
 11769108 +WILLIAM E GARDNER, 3251 OLD LEE HWY STE 516, FAIRFAX VA 22030-1504

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: amy@jcmlpcc.com May 02 2013 04:33:44 John C. Morgan, Jr.,
 John Carter Morgan, Jr., PLLC, 98 Alexandria Pike, Suite 10, Warrenton, VA 20186
 tr EDI: BJMMEIBURGER.COM May 02 2013 03:33:00 Janet M. Meiburger, The Meiburger Law Firm, P.C.,
 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 11769057 +EDI: RMCB.COM May 02 2013 03:33:00 AMERICAN MEDICAL COLLECTION AGENCY,
 4 WESTCHESTER PLAZA STE 110, ELMSFORD NY 10523-1615
 11769058 +EDI: ACCE.COM May 02 2013 03:33:00 ASSET ACCEPTANCE LLC, PO BOX 1630,
 WARREN MI 48090-1630
 11769059 +EDI: TSYS2.COM May 02 2013 03:33:00 BARCLAYS BANK DELAWARE, ATTN BANKRUPTCY DEPT,
 PO BOX 8801, WILMINGTON DE 19899-8801
 11769061 +EDI: STFC.COM May 02 2013 03:33:00 CACH LLC SQUARE TWO FINANCIAL, ATTN BANKRUPTCY DEPT,
 4340 SOUTH MONACO ST 2ND FLOOR, DENVER CO 80237-3408
 11769062 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM May 02 2013 04:47:17
 CAPITAL ONE AUTO FINANCE, 3901 DALLAS PKWY, PLANO TX 75093-7864
 11769063 +EDI: CAPITALONE.COM May 02 2013 03:33:00 CAPITAL ONE BANK, ATTN BANKRUPTCY DEPT,
 PO BOX 30285, SALT LAKE CITY UT 84130-0285
 11769065 +E-mail/Text: bankruptcy@cavps.com May 02 2013 05:20:20 CAVALRY PORTFOLIO SERVICES,
 ATTN BANKRUPTCY DEPT, 500 SUMMIT LAKE DR STE 400, VALHALLA NY 10595-2322
 11769068 +EDI: WFNNB.COM May 02 2013 03:33:00 COMENITY BANKKINGS SIZES, ATTN BANKRUPTCY DEPT,
 PO BOX 182686, COLUMBUS OH 43218-2686
 11769071 +E-mail/Text: bknotice@erccollections.com May 02 2013 04:54:46 ENHANCED RECOVERY COMPANY LLC,
 8014 BAYBERRY RD, JACKSONVILLE FL 32256-7412
 11769076 +EDI: RMSC.COM May 02 2013 03:33:00 GEGRBAMAZON, ATTN BANKRUPTCY DEPT, PO BOX 103104,
 ROSWELL GA 30076-9104
 11769078 +EDI: ICSYSTEM.COM May 02 2013 03:33:00 IC SYSTEMS INC, PO BOX 64378,
 ST PAUL MN 55164-0378
 11769082 +EDI: CBSKOHLS.COM May 02 2013 03:33:00 KOHLS, N56 W 17000 RIDGEWOOD DR,
 MENOMONEE FALLS WI 53051-7096
 11769090 +E-mail/Text: bankruptcydepartment@ncogroup.com May 02 2013 05:15:58 NCO FINANCIAL SYSTEMS INC,
 507 PRUDENTIAL RD, HORSHAM PA 19044-2368
 11769097 +EDI: PRA.COM May 02 2013 03:33:00 PORTFOLIO RECOVERY AFFILIATES, ATTN BANKRUPTCY DEPT,
 PO BOX 41067, NORFOLK VA 23541-1067

District/off: 0422-9

User: palmerd
Form ID: B9A

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Total Noticed: 52

Date Rcvd: May 01, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11769106 +EDI: AFNIVZWIRE.COM May 02 2013 03:33:00 VERIZON WIRELESS, PO BOX 105378,
ATLANTA GA 30348-5378

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11769092* +NORTHLAND GROUP INC, PO BOX 390846, MINNEAPOLIS MN 55439-0846
11769104* +SOUTH CAROLINA STATE TAX LIEN, PO BOX 125, COLUMBIA SC 29202-0125
11769099 ##+RECEIVABLE SOLUTIONS, 4700 FOREST DRIVE, COLUMBIA SC 29206-3119

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

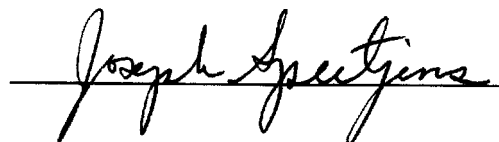
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2013

Signature:



District/off: 0422-9

User: palmerd
Form ID: B9A

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Total Noticed: 52

Date Rcvd: May 01, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2013 at the address(es) listed below:

Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
John C. Morgan, Jr. on behalf of Debtor Craig A Underhill amy@jcmpllc.com;bkdocs@jcmpllc.com,
jpg@jcmpllc.com;bkdocs@mrjs.com;;rhonda@jcmpllc.com;;bkdocs@jcmpllc.com
John C. Morgan, Jr. on behalf of Joint Debtor Gerri G. Underhill
amy@jcmpllc.com;bkdocs@jcmpllc.com,
jpg@jcmpllc.com;bkdocs@mrjs.com;;rhonda@jcmpllc.com;;bkdocs@jcmpllc.com

TOTAL: 3